

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Please amend claim 1, so that the pending claims read as follows:

1. (currently amended) A system for handling a plurality of accounts, comprising:  
a wireless device having software which internally stores and manages a plurality of accounts each having an internal account balance,  
calculates charges for a communication involving said wireless device and allows transfer of amounts amongst said internal accounts;  
wherein said software selectively uses said calculated charge to charge[[s]] one of said plurality of internally stored accounts for said communication.
2. (previously presented) The system according to claim 1 further comprising:  
a user interface to allow a user to determine which of said internally stored accounts should be charged for the communication.
3. (previously presented) The system according to claim 1 wherein the software uses an algorithm to automatically select one of the plurality of internally stored accounts to be charged for said communication.
4. (previously presented) The system according to claim 3 wherein the algorithm selects the internally stored account based on the origin or destination of the communication.
5. (previously presented) The system according to claim 1 wherein said communication is a data communication.
6. (canceled)

7. (original) The system according to claim 1 wherein the wireless device is a mobile phone.

8. (previously presented) The system according to claim 1 wherein said software resides on a smart card attachable to the wireless device.

9. (previously presented) The system according to claim 1 wherein said software resides on an internal memory in the wireless device.

10 -12. (canceled)

13. (original) The system according to claim 1 wherein the plurality of accounts includes a postpaid account and a prepaid account.

14. (previously presented) The system according to claim 1 wherein at least one of the plurality of accounts has a usage limit; and  
wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded.

15. (previously presented) A wireless device capable of communicating within a network comprising:

software within the wireless device to store a plurality of accounts each having an internal account balance, calculate charges for a communication and allow transfer of amounts amongst said internal accounts; and

a user interface to allow a user to selectively determine which one of the plurality of internally stored accounts will be charged for said communication using said calculated charge.

16. (previously presented) The wireless device of claim 15 wherein said wireless device is capable of making or receiving a data communication.

17. (canceled)

18. (original) The wireless device of claim 15 wherein the wireless device is a mobile phone.

19. (previously presented) The wireless device of claim 15 wherein said software resides on a smart card attached to the wireless device.

20. (previously presented) The wireless device of claim 15 wherein said software resides on an internal memory in the wireless device.

21-22. (canceled)

23. (previously presented) The wireless device of claim 15 wherein the plurality of accounts includes a postpaid account and a prepaid account.

24. (previously presented) The wireless device of claim 15 wherein at least one of the plurality of accounts has a usage limit; and  
wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded.

25. (previously presented) A mobile phone comprising:  
a first line and a second line to both make and receive calls; and  
software residing in the mobile phone and configured to store and manage a plurality of internally stored accounts each account having an internal balance,  
to calculate charges for a call made or received by the mobile phone and to allow transfer of amounts amongst said internal accounts,  
wherein said software selectively charges one of the plurality of internally stored accounts for said call using said calculated charge;  
wherein calls made or received via the first line are charged to one of the plurality of accounts and calls made or received via the second line are charged to another one of the plurality of accounts.

26. (previously presented) The mobile phone of claim 25 further comprising:

a user interface to allow a user to selectively determine how each call made or received by the mobile phone is to be charged to one of the plurality of accounts.

27. (canceled)

28. (previously presented) The mobile phone of claim 25 wherein said software resides on a smart card attachable to the mobile phone.

29. (previously presented) The mobile phone of claim 25 wherein said software resides on an internal memory in the mobile phone.

30 - 31. (canceled)

32. (original) The mobile phone of claim 25 wherein the plurality of accounts includes a postpaid account and a prepaid account.

33. (original) The mobile phone of claim 25 wherein the calls made or received via the first line include business calls and the calls made or received via the second line include personal calls.

34. (canceled)

35. (previously presented) A method for tracking account activities relating to use of a wireless device, comprising:

using software to internally store a plurality of accounts, each with an account balance, on a wireless device, wherein said software allows a transfer of amounts amongst said accounts;

selecting one of said plurality of accounts to be charged for a communication;  
causing the wireless device to be used for said communication;

calculating charges to be charged against said selected account for said communication using software in the wireless device; and

adjusting the selected internally stored account using the calculated charges.

36. (original) The method according to claim 35 wherein the step of selecting one of the plurality of accounts further comprises:

allowing a user to select one of the plurality of accounts via a user interface.

37 - 39. (canceled)

40. (original) The method according to claim 35 wherein the wireless device is a mobile phone.

41. (previously presented) The method according to claim 35 wherein said communication is a data communication.

42. (previously presented) The method according to claim 35 wherein the step of selecting one of the plurality of accounts to be charged further comprises:

identifying the origin or destination of the communication;

selecting the one of the plurality of internally stored accounts to be charged based on the identified origin or destination of the communication.

43. (previously presented) The method according to claim 35 wherein one of said internal accounts has a usage limit and use of said wireless device is restricted when the usage limit is exceeded.

44. (previously presented) The method according to claim 35 wherein one of said internal accounts has a prepaid amount and use of said wireless device is restricted when the prepaid amount is exhausted.

45. (previously presented) A method for tracking account activities made by a mobile phone having a first line and a second line both configured to make and receive calls, comprising:

assigning a first internally stored account with an internal account balance to calls made or received via the first line;

assigning a second internally stored account with an internal account balance to calls made or received via the second line;

making or receiving a call via either the first line or the second line;

calculating charges to be paid for the call using a processor in the mobile phone;

and

adjusting either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received wherein said wireless device is capable of transferring account balances between said first and second accounts.